

Form PTO-1449 (Rev. 2-32)				U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. CITI0178		Serial No. 09/640,037	
INFORMATION DISCLOSURE STATEMENT <i>(Use several sheets if necessary)</i>				Applicant Daniel Schutzer					
				Filing Date 8/16/2000		Group 2161			
U.S. PATENT DOCUMENTS									
Examiner Initial		Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)		
<i>D. Schutzer</i>	1	5,590,197	12/31/96	Chen, et al.	380	24	4/4/95		
<i>D. Schutzer</i>	2	5,748,737	5/5/98	Daggar	380	24	11/14/94		
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FOREIGN PATENT DOCUMENTS									
<i>Technology Center 2100</i>		Document	Date	Country	Class	Sub-Class	Translation Yes/No		
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)									
<i>D. Schutzer</i>		1	"An ATM Model For Internet Payments," <u>Report on Home Banking & Financial Services</u> , v. 2, n. 11, p. 6, March 14, 1997.						
		2	"Ashford.com Adds Microsoft Passport To Luxury Retail Site; New E-Commerce Service Makes Shopping Even Easier For Ashford.com Customers," <u>PR Newswire</u> , p. 3566, October 11, 1999.						
		3	"BizRate.com Survey Reveals Use Of Digital Wallets Is Limited; 58 Percent Of Online Users Don't Know What A Digital Wallet Is," <u>PR Newswire</u> , p. 1802, September 7, 1999.						
		4	Violino, Bob, "Banking On E-Business – Citigroup Is Dramatically Expanding Its Internet Presence In An Effort To Approach Its Target Of 1 Billion Customers," <u>Information Week</u> , p. 44(1), May 3, 1999.						
		5	"Server-Side Digital Wallet From GlobelID, @PayIssuer Addresses Card Issuers' Competitive Challenges And Empowers Cardholders," <u>Business Wire</u> , December 7, 1999.						
		6	"GLOBEID: GlobelID Delivers First Implementation Of Electronic Commerce," <u>M2 Presswire</u> , July 7, 1999.						
		7	Zgodzinski, David, "Click Here To Pay," <u>Internet World</u> , v. 8, n. 9, p. 60(7), September 1997.						
<i>D. Schutzer</i>		8	"C&A: C&A Offers The SETT Wallet For Secure Internet Shopping," <u>M2 Presswire</u> , August 4, 1999.						
				DATE CONSIDERED 2/03/03					